

Individuals and Families

fact sheet



Getting Kentuckians Covered.

Kentuckians can now buy health coverage a new way: through kynect, Kentucky's Healthcare Connection. kynect offers choices of health plans at a good value. Coverage cannot be denied or canceled, even if you have a condition like high blood pressure or diabetes.

kynect helps you find quality coverage. It helps even if you were denied coverage before or could not afford it. It's a new kind of health insurance marketplace – convenient and easy to use.

It's easy to apply.

Just fill out one application to see if you can save money. kynect shows plans and prices. It also checks for low-cost or free coverage through Medicaid and KCHIP, the Kentucky Children's Health Insurance Program.

Help to shop for free.

There are plenty of places to find out more about kynect. You can visit **kynect.ky.gov** or call customer service at **1-855-4kynect (459-6328)**, TTY: **1-855-326-4654**. We have special groups trained and ready to help you.

- Insurance Agents
- kynectors
- Customer Service
- DCBS Offices

All these groups can help you find the best healthcare plan for you, your family and your budget. To find the right help for you, go to **kynect.ky.gov** or call **1-855-4kynect**.

Quality plans to meet your needs.

kynect health plans offer peace of mind. All plans cover essential health benefits like doctor visits, trips to the hospital or emergency room, medicine and care for pregnant women and children.

Plans you can afford.

Many people know they need health insurance, but are concerned about cost. To make sure health coverage is affordable, kynect helps people find out if they qualify for:

Help with monthly bills: Just enter your income to see if you qualify. Payment assistance can lower your monthly bill.

Help with out-of-pocket costs: You may qualify for discounts on out-of-pocket expenses, like the co-payment when you go to the doctor.

Medicaid: Medicaid is low-cost health coverage for those who qualify, including people with disabilities and lower incomes. There are no premiums, but there may be some co-payments.

Compare health plans more simply.

With kynect, comparing different health plans is simple. Health plans offered on kynect are in one of four new metal categories: Bronze, Silver, Gold and Platinum. As the metal level increases in value from Bronze to Platinum, so does the percentage of medical expenses that the plan covers. For example, you could choose a Platinum plan with a higher premium and pay a lower out-of-pocket cost. Or you could choose a Bronze plan with a lower premium and pay a higher out-of-pocket cost.



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In the chart below, you can see how different people may qualify for government help with the cost of health insurance. These examples are only estimates and may not apply to your situation. Costs will also vary based on what metal level of plan is selected.

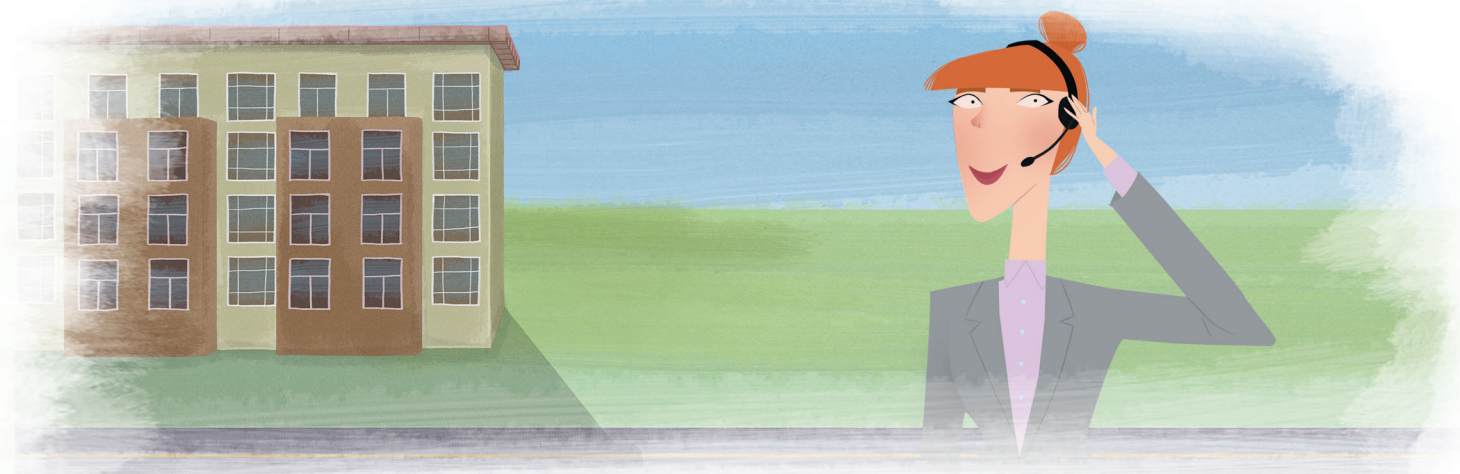
Many people qualify for help with insurance payments.

<i>You are</i>	<i>You qualify for</i>	<i>Your estimated cost to buy health insurance</i>
An individual 18 or older making less than \$16,105*	Medicaid, a government program	No cost
An individual 18 or older making \$20,000*	Payment assistance that you can use to pay for your insurance premium, and special discounts to pay less when you receive medical care**	Your estimated cost is \$67 per month or \$800 per year, if you pick the second-least-expensive Silver plan
An individual 18 or older making over \$45,960*	You do not qualify for payment assistance or special discounts, but you are still eligible to buy health insurance through kynect	
A family of four making less than \$32,913*	Medicaid, a government program	No cost
A family of four making \$48,000*	Payment assistance that you can use to pay for your insurance premium, and special discounts to pay less when you receive medical care**	Your estimated cost is \$252 per month or \$3,024 per year if you pick the second-least-expensive Silver plan
A family of four making \$80,000*	A tax credit that you can use to pay for your insurance premium**	Your estimated cost is \$634 per month or \$7,600 per year, if you pick the second-least-expensive Silver plan
A family of four making over \$94,200*	You do not qualify for payment assistance or special discounts, but you are still eligible to buy health insurance through kynect	

**Income levels are based on the year 2014 **You must enroll through kynect to be eligible for payment assistance and special discounts*

Apply today.

The new federal law requires most people over age 18 to have public or private health insurance or face fines beginning in 2014. You may be eligible for Medicaid and KCHIP right now. Or, you may be eligible for 2014 coverage through a special enrollment. Open enrollment for 2015 coverage is November 15, 2014–February 15, 2015.



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